

HealthEquity® | Commuter Benefits

The smartest way to get to work

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Save hundreds

Commuter benefits help members save hundreds* every year on commuter costs.

*The example used is for illustrative purposes only; actual savings may vary. Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Actual savings will depend on your taxable income and tax status.





What expenses
can Commuter
Benefits be used for?

- A. Vanpool fees
- B. Bus fees
- C. Subway fees
- D. Train fees



These are all eligible expenses

Save on Commuter eligible expenses



BUS



FERRY



SUBWAY



TRAIN



VANPOOL

Transit contribution limit

MONTHLY	ANNUALLY	POTENTIAL SAVINGS/YR*
\$270	\$3,240	\$900+

*Based on 30% avg. state and federal income and payroll taxes. Actual savings will vary. Example for illustrative purposes only.

Easy to get started

- 1.** Sign up
 - ✓ Any time
 - ✓ Make your election online
- 2.** Set aside funds
 - ✓ Pre-tax through payroll amount withheld
- 3.** Use your funds
 - ✓ Pay for your commuter passes or submit expenses for reimbursement

**Make changes
any time**



Convenient payment options

- ✓ Load funds onto your Smart Card or HealthEquity Commuter debit card
- ✓ Get monthly transit passes or tickets mailed to your home



Meet Nia

Transit benefit |

Contribution Limit \$270 per month

Nia works as a nurse and takes the subway to and from her work shifts, varying 3-5 times a week.

Nia sets
aside

\$220/mo

Her annual tax
savings¹ are

\$792

¹Assumes they pays 30% of his income in federal, state and social security taxes. Actual tax savings will depend on your contributions, applicable state tax rates and your personal tax situation. Please consult your tax adviser for details.



Nia's commuter savings

Nia's take-home pay increases by taking advantage of the transit benefit.

Without Commuter Benefit

+ \$73,500 gross annual pay

– \$22,050 in taxes

\$51,450 net annual pay

– \$2,640 annual transit expenses

\$48,810

final take home pay

With Commuter Benefit

+ \$73,500 gross annual pay

– \$2,640 annual contribution

\$70,860 adjusted gross pay

– \$21,258 in taxes

\$49,602

final take home pay

Assumes they pays 30% of his income in federal, state and social security taxes. Actual tax savings will depend on your FSA contributions, applicable State tax rates and your personal tax situation. Please consult your tax adviser for details.



Sign up

- ✓ Save money on your ride to work
- ✓ Flexibility in how you use your funds each month



How to get started

<http://healthequity.com/wageworks>



Questions?

We're here for you 24/7
877-924-3967

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